

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No:	10/623,656)	
)	
Filed:	July 22, 2003)	<i>Confirmation No. 4748</i>
)	
Applicant:	James G. Gatto)	
)	
Title:	ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM)	This Amendment was electronically filed on December 2, 2009 using the USPTO's EFS-Website
)	
Art Unit:	2887)	
)	
Examiner:	Karl D. Frech)	
)	
)	
Attorney Docket:	94517)	
)	
Customer No:	22242)	

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.